

Personal Umbrella Policy: Significant risk vs. affordable management

- **Ensure your lifestyle**
- **Safeguard your future**

Personal Umbrella Policies protect your assets from the threat of liability. While your home or auto policies may have liability protection, it may not be enough. As your assets accumulate and your lifestyle changes, you can become a target for personal liability lawsuits.

In addition to liability and defense expenses, endorsements can be sought for:

1. **Underinsured/Uninsured:** covering bodily injury resulting from occurrences not involving an auto, property damage, bodily injury and personal injury
2. **Domestic Employee Lawsuit Coverage:** wrongful employment acts, sexual harassment, wrongful termination suits.
3. **Non-Profit Board Member Protection:** liability for the gap in any settlement.
4. **Family Trust Management:** broad range of exposures covered including, mismanagement of funds, and errors and omissions liabilities.

Real-life claim scenarios:

Claim # 1

The Insured's 19 year old son was driving on a short trip to the store with his girlfriend, the Claimant. The car hydroplaned into a concrete wall. The Insured's son told police that another vehicle cut him off, but there were not any witnesses or additional evidence. The Claimant was hospitalized for months with serious injuries and is currently wheelchair bound. She will require extensive long-term physical therapy.

Claim Paid: \$2,559,000.00

Claim #2

The Insured hosted her daughter's 5th birthday party at her home. Among the children were many parents, including the Claimant who brought her young daughter. The Insured gave the Claimant a jug of water to refill her glass. Shortly after, the Claimant's daughter became gravely ill and was rushed to the hospital. Upon further testing, the water jug was found to have been mixed with alcohol. The daughter was treated for alcohol poisoning which was mistakenly given to her by the Insured.

Claim Paid: \$1,300,000.00